

Information to identify the case:

Debtor 1	Robert M. Dilmore	Social Security number or ITIN	xxx-xx-6814
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	18-17326-ABA		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert M. Dilmore

5/4/20

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Robert M. Dilmore
DebtorCase No. 18-17326-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 28

Date Rcvd: May 04, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 06, 2020.

db +Robert M. Dilmore, 24 Farm House Ln, Maple Shade, NJ 08052-2800
r +Michael Joffe, Evergreen Real Estate, LLC, 105 N Highstreet, Millville, NJ 08332-3831
cr +Steward Financial Services, c/o Stark & Stark, 993 Lenox Drive,
Lawrenceville, NJ 08648-2316

517569089 ++CREDIT UNION OF NEW JERSEY, 1301 PARKWAY AVE, EWING NJ 08628-3010
(address filed with court: Credit Union of New Jersey, PO Box 7921, Ewing, NJ 08628-3010)

517523804 +Christiana Trust as Custodian GSRAN-Z, 501 Carr Road, Suite 100, Wilmington, DE 19809-2866

517450983 +Credit Union of New, 7 Dunmore Ave, Trenton, NJ 08618-1937

517546355 +Credit Union of New Jersey, c/o Peter J. Liska, LLC, 766 Shrewsbury Ave.,
Tinton Falls, NJ 07724-3001

517473078 +ETrade Bank, c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
Highlands Ranch, Colorado 80129-2386

517450987 +++SPECIALIZED LOAN SERVICING, PO BOX 266005, LITTLETON CO 80163-6005
(address filed with court: Specialized Loan Servicing, PO Box 266005, Littleton, CO 80163)

517450988 +STATE OF NEW JERSEY-TREASURY, 847 RORBLING AVENUE, DEPARTMENT OF TREASURY,
TRENTON, NJ 08611-1023

517450989 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State Of New Jersey, P.O. Box 245,
Dept Of Treasury-Division Of Taxation, Trenton, NJ 08695-0245)

517523806 +Specialized Loan Service, 8742 Lucent Blvd, Ste 300, Highlands Ranch, CO 80129-2386

517450990 +Steward Financial Group, PO Box 39, Maple Shade, NJ 08052-0039

517533089 +Steward Financial Services, c/o Stark & Stark, P.C., 993 Lenox Drive,
Lawrenceville, NJ 08648, Attention: Jennifer D. Gould, Esquire 08648-2316

517450992 The Home Depot, PO Box 689100, Des Moines, IA 50368-9100

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov May 04 2020 22:52:21 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov May 04 2020 22:52:19 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235

517450981 EDI: CAPITALONE.COM May 05 2020 02:18:00 Capital One, PO Box 85015,
Richmond, VA 23285-5015

517450982 EDI: RMSC.COM May 05 2020 02:18:00 CareCredit, PO Box 960061, Orlando, FL 32896-0061

517523805 +E-mail/Text: bankruptcy@culloansource.com May 04 2020 22:52:26 Credit Union Loan Source,
PO Box 105388, Atlanta, GA 30348-5388

517450986 EDI: IRS.COM May 05 2020 02:18:00 Internal Revenue Service, P.O. Box 744,
Special Procedure Branch, Springfield, NJ 07081

517580551 +EDI: MID8.COM May 05 2020 02:18:00 Midland Funding LLC, PO Box 2011,
Warren, MI 48090-2011

517599479 EDI: PRA.COM May 05 2020 02:18:00 Portfolio Recovery Associates, LLC, c/o Care Credit,
POB 41067, Norfolk VA 23541

517599481 EDI: PRA.COM May 05 2020 02:18:00 Portfolio Recovery Associates, LLC, c/o Pc Richard,
POB 41067, Norfolk VA 23541

517450991 EDI: RMSC.COM May 05 2020 02:18:00 SYNCP/PC, PO Box 965036, Orlando, FL 32896-5036

517453002 +EDI: RMSC.COM May 05 2020 02:18:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021

517576209 EDI: WFFC.COM May 05 2020 02:18:00 Wells Fargo Bank, N.A., as Servicer,
Default Document Processing N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-7700

517450993 +EDI: WFFC.COM May 05 2020 02:18:00 Wells Fargo Home Mortgage, PO Box 10335,
Des Moines, IA 50306-0335

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Credit Union of New Jersey, c/o Peter J. Liska, LLC, 766 Shrewsbury Avenue,
Tinton Falls, NJ 07724-3001

517547292* +ETrade Bank, c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
Highlands Ranch, Colorado 80129-2386

517450985* Internal Revenue Service, Po Box 725 Special Procedures Fuction, Springfield, NJ 07081

517450984* +Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

TOTALS: 0, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

District/off: 0312-1

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 28

Date Rcvd: May 04, 2020

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 06, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 4, 2020 at the address(es) listed below:

Allison J. Kiffin on behalf of Creditor Credit Union of New Jersey collections@peterliska.com
Denise E. Carlon on behalf of Creditor E*Trade Bank dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Elizabeth L. Wassall on behalf of Creditor WELLS FARGO BANK, N.A. ewassall@logs.com,
njbankruptcynotifications@logs.com
Isabel C. Balboa ecmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecmail@standingtrustee.com,
summarymail@standingtrustee.com
Jennifer D. Gould on behalf of Creditor Steward Financial Services jgould@stark-stark.com,
mdpietro@stark-stark.com
Kevin Gordon McDonald on behalf of Creditor E*Trade Bank kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com
Moshe Rothenberg on behalf of Debtor Robert M. Dilmore moshe@mosherothenberg.com,
alyson@mosherothenberg.com;ajohn880@gmail.com
Moshe Rothenberg on behalf of Plaintiff Robert M. Dilmore moshe@mosherothenberg.com,
alyson@mosherothenberg.com;ajohn880@gmail.com
Seymour Wasserstrum on behalf of Debtor Robert M. Dilmore mylawyer7@aol.com,
ecf@seymourlaw.net;r47769@notify.bestcase.com
Stephen B. McNally on behalf of Defendant NR DEED, LLC steve@mcnallylawllc.com,
jennifer@mcnallylawllc.com;lauren@mcnallylawllc.com;b.sr70072@notify.bestcase.com
Stephen B. McNally on behalf of Debtor Robert M. Dilmore steve@mcnallylawllc.com,
jennifer@mcnallylawllc.com;lauren@mcnallylawllc.com;b.sr70072@notify.bestcase.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 13